



Order Filed on June 25, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

Rob Saltzman, Esquire  
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Attorneys for the Mortgagee  
File No. 093076B

In Re:

Daniel M Seddon  
Tiffany A. Seddon

Case No.: 17-12342-ABA

Hearing Date: June 11, 2019

Judge: Andrew B. Altenburg Jr.

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

**DATED: June 25, 2019**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Applicant: Federal National Mortgage Association ("Fannie Mae")

Applicant's Counsel: Rob Saltzman, Esquire

Debtor's Counsel: Seymour Wasserstrum, Esquire

Property Involved ("Collateral"): 202 Joffre Avenue, Middle Township, NJ 08210

Relief Sought: ☒ Motion for Relief From the Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:
  - ☒ The Debtor is overdue for three months, from April 1, 2019 to June 1, 2019.
  - ☒ The Debtor is overdue for three payments at \$1,095.35 per month.
  - ☒ Less suspense balance of \$1,103.52.Total Arrearages Due \$2,182.53.
2. Debtor must cure all post-Petition arrearages as follows:
  - ☒ Beginning on July 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$1,095.35.
  - ☒ Beginning on July 1, 2019, additional monthly cure payments shall be made in the amount of \$363.75 for five months and an additional payment of \$363.78 for the sixth month.
3. Payments to the Secured Creditor shall be made to the following address(es):
  - ☒ Regular monthly payments and Monthly cure payments:

Mr. Cooper  
PO Box 619094  
Dallas, TX 75261-9741
4. In the event of Default:
  - ☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the

date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

☒ The Applicant is awarded attorneys fees of \$350.00, and costs of \$181.00.

The fees and costs are payable:

☒ through the Chapter 13 Plan.